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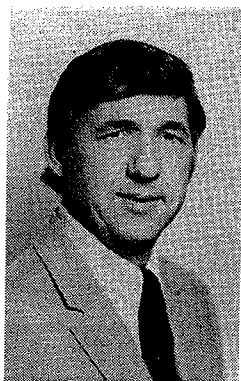
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THE SOURCES OF FINANCIAL AID OF GRADUATE STUDENTS WITH VETERANS STATUS AT ONE UNIVERSITY

Wallace Baggett

Bernell Jones

A cursory survey of the literature over the past twenty-five years reveals that the educational benefits under the G. I. Bill of Rights have been both praised and criticized by government officials and educators as to their value to veterans and to the country as a whole. Some critics have termed the program a "give away", while supporters note the socio-economic benefits that have accrued to veterans and to the country.



Wallace Baggett (left) and Bernell Jones (right) collaborated on the preparation of this article while serving as Graduate Interns at Southern Illinois University - Carbondale. Both doctoral students at SIU, Wallace Baggett is an assistant professor of social work at Murray State University (Kentucky), and Bernell Jones is on educational leave from Winston-Salem State University (North Carolina) where he is Director of Personnel.

Particular criticism is currently being directed toward educational benefits provided Viet Nam veterans as authorized by Congress in 1966. Questions are being raised about the real or actual dollar value of present benefits as compared to those received by World War II veterans. James Bowman, director of financial aid studies for the Educational Testing Service reports that Viet Nam veterans are not getting the same higher education benefits as veterans of World War II. Speaking before a group of college counselors and veterans in a meeting sponsored by the American Association of Community and Junior Colleges in Chicago in October, 1973, Bowman indicated that inflation and higher education cost have decreased the value of current educational benefits to veterans.¹ Veterans now receive \$220 a month, or \$1,980 for a nine month period, to cover all educational expenses (living costs, tuition, and fees). These benefits do not compare favorably with those received by veterans of the 1940's whose benefits included a \$75 payment per month for living expenses, and up to \$500 per academic year for tuition and fees. This represented a \$1,175 yearly benefit to these veterans. Although the VA educational benefit payments to Viet Nam veterans represent an increase of 6.8 per cent over those received by World War II veterans, it does not match the 350 per cent estimated increase in educational cost since the 1940's.

Viet Nam veterans are feeling the effects of this increased educational and living cost. Patrick M. McLaughlin, a member of the board of directors of the National Association of Collegiate Veterans (NACV), indicates that the current benefit payments do not meet the inflated educational and living cost facing today's veterans. He points out that "many veterans are forced to work now in order to stay in school . . . work cuts down on study time to such an extent that the 36 months of aid are almost sure to be exhausted before the student has earned enough credits for graduation."²

Recognizing the increasing cost of higher education to students, and noting the inflationary effect on fixed educational grants and stipends, it appears that students with limited resources are experiencing difficulties in financing the cost of their education. This is a problem for veterans, especially the graduate student who often has more family responsibilities than does the undergraduate student, and who, in many cases, has depleted his VA educational benefits in previous college study.

Being aware of the unique problems faced by returning veterans to the college campus, Southern Illinois University at Carbondale initiated a veterans outreach program in September, 1973, in order to provide special services relating to their academic, personal, and financial problems. Established within the Student Work and Financial Assistance Office, the outreach program staff undertook the task of determining the financial status of veterans who

1. Edith Herman, "Study Finds Vets Today Receive Less in College Benefits," *The Chicago Tribune*, October 22, 1973. p. 10.

2. "Time for A New G. I. Bill?," *Time*, May 15, 1972, p. 53.

were in graduate study and learning the sources and types of financial support they were using to defray educational and living expenses.

The basic assumption of the study was that graduate students with veteran status were experiencing financial difficulty in meeting the cost of graduate study, and as a result of this difficulty they are utilizing a number of different sources and types of support ranging from graduate assistantships and student work-study opportunities to food stamps and other forms of social services.

The scope of the study included the entire population of graduate students with veteran status who were enrolled in classes for the Fall Quarter, 1973, as identified by the Office of Institutional Research. The population of this group was 518 students, of whom 323 were currently receiving VA educational benefits.

A questionnaire was designed to elicit from the veterans information about their educational benefits under the G.I. Bill of Rights and about other forms of financial aid used in direct support of their education. Questions regarding the veterans' military service, past educational experiences, future educational goals, and certain sociological data were also included. The instrument was mailed to the entire population of 518 veterans in graduate school and 221 (43 per cent) were returned.

The 221 respondents included 2 females and 219 males. Eighty-five per cent were white, 8.6 per cent black, and "other race" represented one per cent of the population. Twelve respondents (5.4 per cent) did not indicate their racial background.

The mean age of the respondents was 31.8 years; 71 per cent were married, 26 per cent single, and 2.3 per cent were divorced or widowed. The mean age of the respondents at the time of entry into military service was 21.8 years and 24.1 years at the time of discharge. The mean years of schooling completed prior to entering military service was 14.8 years.

Forty-three per cent of the respondents received their undergraduate degrees from Southern Illinois University-Carbondale, 13 per cent earned undergraduate degrees at other Illinois universities and colleges, and 43 per cent completed their undergraduate work in out-of-state institutions of higher learning. Sixty-eight per cent of the respondents were in Master degree programs while thirty-two per cent were in doctoral programs.

Analysis of the data revealed that 161 (73 per cent) of the respondents were current recipients of VA educational benefits and that 60 (27 per cent) had exhausted their benefits through previous university and college study. Of the 161 current recipients, 106 (66 per cent) estimated that they would deplete their benefits before completing their graduate work.

Regarding the adequacy of the benefit payments in meeting the cost of graduate study, only two respondents indicated that they were adequate, while 159 (99 per cent) felt the benefits were inadequate. Table I depicts the amount of VA educational benefit payments to veterans based upon their marital status and the number of dependents. (The amounts listed are based on 1973 VA benefit formula.)

TABLE I

VA EDUCATIONAL BENEFIT PAYMENTS FOR FULL-TIME
STUDENTS ACCORDING TO MARITAL STATUS AND DEPENDENTS

Marital Status	Monthly Payment
Single	\$220.00
Married	261.00
One Child	298.00
Two Children	316.00
(\$18.00 for each additional child)	

The study reveals that veterans are experiencing difficulty in meeting the cost of graduate study on current-level VA benefit payments, and that they are utilizing various other forms of financial aid to supplement them. Table II shows the different sources of financial support received by veterans who are currently receiving VA educational benefits.

TABLE II

SOURCES OF FINANCIAL AID OF 161 VETERANS WITH GRADUATE
STATUS WHO ARE CURRENT RECIPIENTS OF VA EDUCATIONAL BENEFITS

Sources of Aid	Number	Per- Cent	Sources of Aid	Number	Per- Cent
Graduate Assistantship	88	55	Ill Military Scholarship	9	6
Spouse Employment	52	32	Graduate Fellowship	7	4
Ill State Scholarship	36	22	Food Stamps	5	3
Off-Campus Employment	33	20	Nat'l Direct Stu. Loan	4	2
Student Work-Study	17	11	Research Assistant	3	2
Personal Savings	16	10	VA Work-Study	1	1
Family Support	14	9	Reserve Military Pay	3	2
Private Loan	11	7	University Faculty-Staff	1	1

Mean number of aids used was 1.9

The sixty veterans in the study who had depleted their VA educational benefits relied on a number of different forms of financial aid to support their graduate study. These data are presented in Table III.

TABLE III

SOURCES OF FINANCIAL AID OF THE SIXTY VETERANS WITH GRADUATE
STATUS WHO HAD DEPLETED VA EDUCATIONAL BENEFITS

Sources of Aid	Number	Per- Cent	Sources of Aid	Number	Per- Cent
Graduate Assistantship	33	55	Personal Savings	3	5
Off-Campus Work	16	27	Student Work-Study	3	5
Spouse Employment	12	20	Family Support	2	3
University Faculty-Staff	8	13	Food Stamps	2	3
Private Loan	7	12	Ill St. Student Loan	1	2
Ill State Scholarship	5	8	State Medical Asst.	1	2
Nat'l Direct Stu. Loan	4	6	Local Social Service	1	2
Full-Time Employment	3	5	Aid to Families with Dependent Children	1	2

Mean number of aids used was 1.7

Data in Tables II and III indicate that veterans in both groups used various supplemental aids to their VA educational grants. Assistantships, scholarships, student work, and spouse employment were the predominant aids used; food stamps and other social services were utilized in some cases. It is interesting to note that veterans who had depleted their VA educational benefits actually used fewer financial aids than did veterans who were currently receiving benefits. That is, the individual veteran with VA benefits used 1.8 types of aid while the veteran without VA benefits only used 1.7 aids. This finding suggests the need to explore the significance of this limited use of financial aids by veterans who had used all their VA benefits. Perhaps they represent the older veterans in the study who completed their undergraduate degrees some years ago and have been fully employed before pursuing graduate study. This would have enabled these veterans to establish personal resources for graduate school which would either preclude or reduce their need for financial aid at this time.

The veterans in the study were asked to express their impressions about the adequacy of VA educational benefits and to share any hardship they may have experienced in supporting themselves in graduate school. Responding to these queries, 99 per cent of the study population felt the VA benefits were inadequate and that this created economic hardships for them. Many related that the inadequacy of the benefits necessitated their working part-time thus reducing the number of academic hours they could take. This, then, prolonged the length of time required to complete degree requirements. Many reported that their spouses had to work in order to supplement the VA benefits and that their families had to provide supplemental funds.

Most of the respondents felt that the Veterans Administration should support veterans until they achieve their educational goals regardless of the amount of "earned" benefits they might have. Many felt the university should aid veterans whose benefits have been depleted in order for them to complete their degrees.

The study indicates that veterans who are graduate students use various forms of financial aid in support of their graduate study. The fact that veterans who are recipients of VA educational benefits use a considerable number of other financial aids in order to support themselves suggests that benefit payments of the VA are inadequate. Perhaps the congressional committees on Veterans Affairs should be cognizant of the plight of the Viet Nam veterans who are apparently experiencing hardships in financing their education on the G.I. Bill of Rights.

Although this study is focused on veterans who are in graduate study at a single institution, the findings may have applicability to veterans nation-wide who are graduate students and, in some respects, to the much larger group of veterans who are in undergraduate study.